



**STATE OF TENNESSEE**  
**DEPARTMENT OF COMMERCE AND INSURANCE**  
**INSURANCE DIVISION - ACTUARIAL SECTION**  
500 James Robertson Parkway, Fourth Floor  
Nashville, TN 37243-1130  
(615) 741-2825

## **TYPES OF HEALTH INSURANCE**

1. **MAJOR MEDICAL** - provides a full spectrum of medical coverage including hospital stays, outpatient care, and doctor visits. It may also provide coverage for prescription drugs, home health care, nursing homes, and other health services. This type of insurance typically has a deductible and then coverage is provided on a co-insurance or co-payment basis cost sharing basis until a maximum out of pocket amount is reached and 100% coverage is provided. This type of policy bases its payment on the expenses incurred for medical care.
2. **SHORT TERM MAJOR MEDICAL** - this type of policy is for a limited duration, usually up to six months but maybe as long as a year. A short term major medical policy will not cover pre-existing conditions. This type of policy bases its payment on the expenses incurred for medical care.
3. **HOSPITAL/SURGICAL ONLY**- is very similar to the major medical but only provides coverage for hospital care and possibly some hospital outpatient care such as surgery on a limited basis. This type of coverage **will not cover outpatient care or prescription drugs**. This type of insurance typically has a deductible and then coverage is provided on a co-insurance or co-payment basis cost sharing basis until a maximum out of pocket amount is reached and 100% coverage is provided. This type of policy bases its payment on the expenses incurred for medical care.
4. **HOSPITAL INDEMNITY** - this type of policy pays a specified daily amount when a person is confined to a hospital. The payment of a benefit is based upon an occurrence (the hospital confinement) of an event, not an expense. This type of policy will not provide comprehensive medical coverage and is best used as a supplement for a major medical or hospital surgical policy.
- 5) **HOSPITAL/ MEDICAL/ SURGICAL INDEMNITY** - this type of policy is a combination of coverage based upon stated schedule amounts. The payment of a benefit is based upon an occurrence, not an expense. It will typically provide a limited payment, has time period/visit limits, and does not contain any maximum out of pocket provision. If a major health crisis occurs, this policy will not provide financial protection. This type of policy will not provide comprehensive medical coverage and is best used as a supplement for a major medical or hospital surgical policy.
5. **CANCER, HEART, STROKE** - is a limited benefit policy. These types of policies cover a specific illness only and do not pay benefits for any other illness or injury. This type of policy is not meant to be your only medical coverage.
6. **ACCIDENT** - this type of policy is also a limited benefit policy. It pays a benefit for accidental injury only. These policies may pay on an expense incurred basis or a stated indemnity amount.
7. **SUPPLEMENTS** - these types of policies are meant to provide additional coverage for expenses left uncovered by a major medical, hospital surgical, champus, or Medicare policy. They are not intended to be the only coverage.

The following list of companies is compiled from elections made under HIPAA. Some coverage is offered through an individual policy filed with the Insurance Department and most coverage is offered through group certificates filed for informational purposes. You will need to verify with your agent if you are purchasing an individual product or an association group product. This list may not be complete and changes in those companies offering individual health products occur frequently. **We are not recommending any company on this list.** Please check your local telephone directory for a phone number in your area.

**MM - Major Medical    H/S Hospital and Surgical    STMM - Short Term**

**American National Life Ins. Co. of Texas  
Association Group MM**

One Moody Plaza  
Galveston, TX 77550-7999  
(409) 766-6495

**American Republic Ins. Co.  
Association Group MM, STMM**

P. O. Box 1  
Des Moines, IA 50334  
(800) 247-2190

**Blue Cross and Blue Shield of Tennessee  
Individual MM , STMM**

801 Pine Street  
Chattanooga, TN 37402  
(423) 755-5600

**Celtic Insurance Company  
Individual MM**

233 South Wacker Dr., Suite 700  
Chicago, IL 60606-6393  
(312) 332-5401

**Central Reserve Life Insurance Co.  
Association Group MM**

17800 Royalton Rd.  
Strongsville, OH 44136  
(800) 321-3997

**Continental General Ins. Co.  
Association Group MM, H/S, STMM**

8901 Indian Hills Drive  
Omaha, NE 68114  
(404) 397-3200

**Fortis Benefits Insurance Company  
Association Group MM**

500 Bielenberg Drive  
Woodbury, Minnesota 55125  
(800) 800-2000, Ext. 4280

**Fortis Ins. Co.  
Association Group MM**

P. O. Box 3050  
Milwaukee, WI 53201-3050  
(414) 271-3011

**Freedom Life Ins. Company of America  
Association Group MM, HMS**

110 West Seventh St., Suite 300  
Ft. Worth, TX 76102  
(800) 387-9027

**Golden Rule Insurance Company  
Association Group MM, STMM**

712 Eleventh Street  
Lawrenceville, IL 62439-2395  
(618) 943-8000

**Humana Ins. Co.  
Individual MM**

P.O. Box 30111  
Tampa, FL 33630-3111  
(800) 458-1354

**Life of the South Ins. Co.  
Individual HMS**

P.O. Box 925  
Nashville, GA 31639

**MEGA Life and Health Ins. Company  
Association Group MM**

P.O. Box 982010  
North Richland Hills, TX 76182-8010  
(817) 656-6110

**Mid-West National Life Ins. Co. of TN  
Association Group MM**

4001 McEwen Rd., Suite 200  
Dallas, TX 75244  
(800) 729-2302

**National Foundation Life Ins. Co.**  
**Association Group MM, HMS**  
110 West Seventh St., Suite 300  
Ft. Worth, TX 76102  
(800) 221-9039

**New Era Life Ins. Co. of the Midwest**  
**Individual MM**  
P.O. Box 4884  
Houston, TX 77210-4884  
(281) 368-7200 sales: (800) 825-1858

**Philadelphia American Life Ins. Co.**  
**Association Group MM, H/S**  
P.O. Box 4884  
Houston, TX 77210  
(281) 368-7200

**Physicians Mutual Ins. Co.**  
**Individual MM, H/S, STMM**  
2600 Dodge Street  
Omaha, NE 68131  
(800) 228-9100

**Republic American Life Insurance Co.**  
**MM**  
8200 Brookside Dr. Suit 600-N, LB 111  
Dallas, TX 75247-4069  
(214) 631-6310

**States General Life Ins. Co.**  
**Association Group MM, H/S**  
115 West Seventh St.  
Fort Worth, TX 76102  
(800) 782-8375

**United Wisconsin Life Ins. Co.**  
**Assoc. Group MM** Admin. by American Medical  
Security  
3100 AMS Blvd, P.O. Box 19032  
Green Bay, WI 54307-9032  
(800) 232-5432

**United American Insurance Co.**  
**Individual H/S**  
P. O. Box 810  
Dallas, TX 75221-0810  
(214) 328-2841

**World Insurance Company**  
**Association Group MM, STMM**  
P. O. Box 3160  
Omaha, NE 68103-0160  
(402) 496-8000